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BEYER WEAVER & THOMAS, LLPINTELLECTUAL PROPERTY LAW
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FACSIMILE COVER SHEET

MARCH 22, 2006

BEST AVAILABLE COPY**Receiver:** Examiner BELL, Paul A. (USPTO Central Fax)
Art Group 3628**FAX # :** 571-273-8300**Sender:** Ann Lowe, Patent Secretary to Jonathan O. Scott**Pages Including Cover Sheet(s):** 10**Our Ref. No.:** VISAP016**Application No:** 09/359,083**Re:** A response to the Office Action dated December 22, 2005 to which
A reply is due March 22, 2006.

Attached are the following:

- 1) Amendment Transmittal (1pg)
- 2) Amendment A (8pgs)

CONFIDENTIALITY NOTE

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Davis et al.

Attorney Docket No.: VISAP016

Application No.: 09/359,083

Examiner: BELL, Paul A

Filed: July 22, 1999

Group: 3628

Title: INTERNET PAYMENT,
AUTHENTICATION AND LOADING SYSTEM
USING VIRTUAL SMART CARD**BEST AVAILABLE COPY****CERTIFICATE OF FACSIMILE TRANSMISSION**

I hereby certify that this correspondence is being transmitted to the U.S.
Patent and Trademark Office, Central Facsimile Telephone number (571) 273-8300 on
this day March 22, 2006 addressed to Examiner BELL, Paul A.

Signed: 

Ann Lowe

AMENDMENT TRANSMITTAL

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

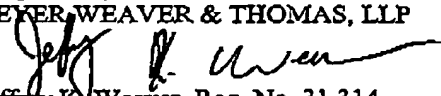
Transmitted herewith is an Amendment in the above-identified application.

The fee has been calculated as shown below.

	Claims After Amendment		Highest Previously Paid For	Present Extra	Small Entity Rate Fee	Large Entity Rate Fee
Total Claims	18	MINUS	30	0	x 25 =	x 50 =
Independent Claims	2	MINUS	7	0	x 100 =	x 200 =
Multiple Dependent Claim Present and Fee Not Previously Paid						
Total					\$	\$

- ☐ Applicant(s) hereby petition for a _____ month extension(s) of time to respond to the
aforementioned Office Action.
- ☒ Applicant(s) believe that no (additional) Extension of Time is required; however, if it is
determined that such an extension is required, Applicant(s) hereby petition that such an extension
be granted and authorize the Commissioner to charge the required fees for an Extension of Time
under 37 CFR 1.136 to Deposit Account No. 500388 (Order No. VISAP016).
- ☐ Enclosed is our Check No. _____ in the amount of \$ _____ to cover the additional
claim fee and/or extension of time fees.
- ☒ Please charge the required fees, or any additional fees required to facilitate filing the
enclosed response, to Deposit Account No. 500388 (Order No. VISAP016).

Respectfully submitted,
BEYER WEAVER & THOMAS, LLP


Jeffrey K. Weaver, Reg. No. 31,314
For Jonathan O. Scott, Reg. No. 39,364

P.O. Box 70250
Oakland, CA 94612-0250

MAR 22 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Signed: _____

Ann Love

REPLY

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated December 22, 2005, a response to which is due March 22, 2006, please enter the following amendments and remarks: